

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Credit Reporting Agency Name]
[Agency Address]
[City, State, Zip Code]

Subject: Dispute of Credit Report Information

Dear [Credit Reporting Agency Name],

I am writing to formally dispute certain information contained in my credit report. My name is [Your Full Name], and my Social Security number is [XXX-XX-XXXX]. I am requesting your attention to the following details:

1. ****Item in Dispute****

- Description: [Brief description of the account or issue]
- Account Number: [Account number associated with the disputed item]
- Reason for Dispute: [Explain why the information is incorrect or inaccurate]

2. ****Supporting Documents****

Attached are copies of documents that support my position, including [list documents, like payment records, correspondence, etc.].

I kindly ask that you investigate this matter and provide a written response with the outcome of your review. I appreciate your attention to this issue and look forward to your prompt reply.

Thank you for your assistance.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]